



PATENT  
Docket No.: 09163-20801

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**Applicant(s)** : KINNEY et al.  
**Serial No.** : 09/901,553 **Group Art Unit** : 2164  
**Filed** : July 6, 2001 **Examiner** : TBA  
**For** : *METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN A MEMBER EXCHANGE*

**CERTIFICATE OF MAILING (37 C.F.R. § 1.8(a))**

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Sir:

I hereby certify that the attached:

1. Amendment and Request for Reconsideration; and
2. Return Receipt Postcard

along with any paper(s) referred to as being attached or enclosed and this Certificate of Mailing are being deposited with the United States Postal Service on the date shown below with sufficient postage as first-class mail in an envelope addressed to the: Commissioner For Patents, PO Box 1450, Alexandria, VA 22313-1450.

Respectfully submitted,  
Milbank Tweed Hadley & McCloy LLP

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March 14, 2007

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PATENT  
Docket No.: 09163-20801

AF  
RF

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : KINNEY et al.  
Serial No. : 09/901,553 Group Art Unit : 3628  
Filed : July 6, 2001 Examiner : Liversedge  
For : ***METHOD AND SYSTEM FOR CREDIT AUTHORIZATION IN A  
MEMBER EXCHANGE***

**AMENDMENT AND REQUEST FOR RECONSIDERATION**  
**(37 C.F.R. § 1.116)**

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COMMISSIONER FOR PATENTS  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Amendment and Request for Reconsideration is submitted in response to an outstanding Office Action (Final Rejection) dated December 18, 2006 set to expire on March 18, 2007.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.